

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Joseph Dwight Nixon  
Dawana Denice Nixon, Debtors**

**Case No. 22-51481-KMS  
CHAPTER 13**

**NOTICE**

Debtors have filed papers with the court to Modify their Chapter 13 Bankruptcy Plan.  
**Your rights may be affected. You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. (If you do not have an attorney, you may wish to consult one.)**

If you do not want the court to amend the Plan, or if you want the court to consider your views on the Motion, then on or before 30 days you or your attorney must:

File with the court a written request for a hearing at:

U.S. Bankruptcy Clerk  
U.S. Bankruptcy Court  
P.O. Box 2448  
Jackson, MS 39225-2448

If you mail your request to the court for filing, you must mail it early enough so the court will **receive** it on or before the date state above.

You must also mail a copy to the debtors' attorney:

The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236  
(601) 500-5533

If you or your attorney do not take these steps, the court may decide that you do not oppose the relief sought in the motion and may enter an order granting that relief, which shall sustain this Motion to Modify Plan.

Date: July 29, 2025

Signature:

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr. (MSBN 103469)  
Jennifer Ann Curry Calvillo (MSBN 104367)  
The Rollins Law Firm, PLLC  
P.O. Box 13767  
Jackson, MS 39236

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE SOUTHERN DISTRICT OF MISSISSIPPI**

**IN RE: Joseph Dwight Nixon  
Dawana Denice Nixon, Debtors**

**Case No. 22-51481-KMS  
CHAPTER 13**

**MOTION TO MODIFY BANKRUPTCY PLAN**

COME NOW, Debtors, by and through counsel, and move this Court to modify their Chapter 13 plan, and in support thereof, would show the Court as follows:

1. Debtors commenced this case on December 27, 2022 by filing a voluntary petition for relief under Chapter 13 of Title 11 of the United States Bankruptcy Code.
2. Debtors wish for the following changes to be made to their bankruptcy:
  - a. Debtor's 2017 Nissan Altima ("Vehicle") was totaled in an accident
  - b. Debtor should surrender the Vehicle to the Creditor, Southeast Auto Financial Services ("Creditor").
  - c. Liberty Mutual ("Insurance Company") should turn over all insurance proceeds covering the Vehicle to the Trustee.
  - d. Creditor should transfer title of the Vehicle to Insurance Company.
  - e. If any funds remain after the Vehicle is paid off, they should be turned over to Debtor to purchase a replacement vehicle.
  - f. Trustee should cease ongoing payments to Creditor for the Vehicle.
3. Debtors wish for the Trustee to cure any deficiency including ongoing mortgage payments paid through the plan, if one exists, and adjust the wage order as needed.

WHEREFORE, Debtors pray that their Bankruptcy Plan be modified to reflect the above-mentioned changes and for such additional or alternative relief as may be just and proper.

Respectfully submitted

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr. (MS Bar No. 103469)

Of Counsel:  
Thomas C. Rollins, Jr.  
Jennifer Ann Curry Calvillo  
The Rollins Law Firm, PLLC  
P.O Box 13767  
Jackson, MS 39236

CERTIFICATE OF SERVICE

I, Thomas C. Rollins, Jr., do hereby certify that a true and correct copy of the above and foregoing Notice and Motion to Modify Plan was forwarded on July 29, 2025, to:

By USPS First Class Mail, Postage Prepaid:

Southeast Auto Financial Services  
12100 Highway 49 Suite 628  
Gulfport MS 39503

Liberty Mutual  
P.O. Box 5014  
Scranton, PA 18505

By Electronic CM/ECF Notice:

Chapter 13 Case Trustee

U.S. Trustee

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr.

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

Joseph Dwight Nixon  
Dawana Denise Nixon

CASE NO: 22-51481

**DECLARATION OF MAILING  
CERTIFICATE OF SERVICE**

Chapter: 13

On 7/29/2025, I did cause a copy of the following documents, described below,  
Notice and Motion to Modify Plan

to be served for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

I caused these documents to be served by utilizing the services of BK Attorney Services, LLC d/b/a certificateofservice.com, an Approved Bankruptcy Notice Provider authorized by the United States Courts Administrative Office, pursuant to Fed.R.Bankr.P. 9001(9) and 2002(g)(4). A copy of the declaration of service is attached hereto and incorporated as if fully set forth herein.

Parties who are participants in the Courts Electronic Noticing System ("NEF"), if any, were denoted as having been served electronically with the documents described herein per the ECF/PACER system.

DATED: 7/29/2025

/s/ Thomas C. Rollins, Jr.  
Thomas C. Rollins, Jr.

The Rollins Law Firm  
702 West Pine St  
Hattiesburg, MS 39401  
601 500 5533  
trollins@therollinsfirm.com

UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF MISSISSIPPI

IN RE:

Joseph Dwight Nixon  
Dawana Denise Nixon

CASE NO: 22-51481

**CERTIFICATE OF SERVICE  
DECLARATION OF MAILING**

Chapter: 13

On 7/29/2025, a copy of the following documents, described below,

Notice and Motion to Modify Plan

were deposited for delivery by the United States Postal Service, via First Class United States Mail, postage prepaid, with sufficient postage thereon to the parties listed on the mailing list exhibit, a copy of which is attached hereto and incorporated as if fully set forth herein.

The undersigned does hereby declare under penalty of perjury of the laws of the United States that I have served the above referenced document(s) on the mailing list attached hereto in the manner shown and prepared the Declaration of Certificate of Service and that it is true and correct to the best of my knowledge, information, and belief.

DATED: 7/29/2025



Miles Wood  
BK Attorney Services, LLC  
d/b/a certificateofservice.com, for  
Thomas C. Rollins, Jr.  
The Rollins Law Firm  
702 West Pine St  
Hattiesburg, MS 39401

USPS FIRST CLASS MAILING RECIPIENTS:

Parties with names struck through or labeled CM/ECF SERVICE were not served via First Class USPS Mail Service.

FIRST CLASS

SOUTHEAST AUTO FINANCIAL SERVICES  
12100 HIGHWAY 49 SUITE 628  
GULFPORT MS 39503

FIRST CLASS

LIBERTY MUTUAL  
P.O. BOX 5014  
SCRANTON PA 18505